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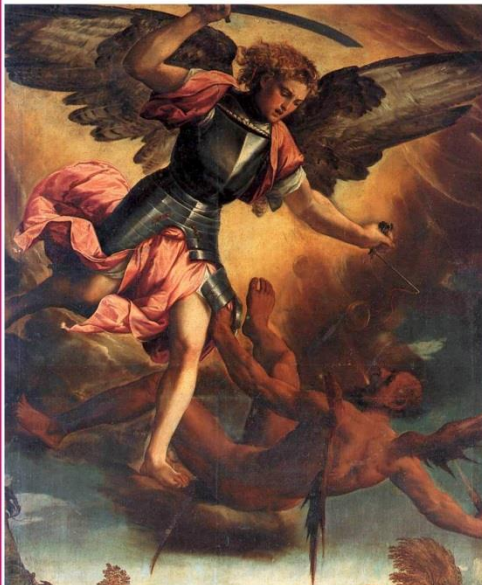
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Traditional Market Merchant Attitudes in the Perspective of Islamic Business Ethics

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Abstract

This research employs phenomenology to elicit the behaviors of merchants in the traditional market using the perspective of Islamic business ethics via comparative qualitative research methods. The research result shows that the behavior of the merchants at the Pasar Baru Kota Bekasi shaped by the principles of Islamic business ethics including tauhid (the divine oneness of God), equilibrium, free will, responsibility, and Ihsan. In conclusion, being wise can be implemented also by giving extra time for payment to the customers and giving bonuses to them.

Keywords: Merchant Behaviors, Traditional Markets, Islamic.

Actitudes mercantiles del mercado tradicional en la perspectiva de la ética empresarial islámica

Resumen

Esta investigación emplea la fenomenología para inducir los comportamientos de los comerciantes en el mercado tradicional utilizando la perspectiva de la ética empresarial islámica a través de métodos de investigación cualitativa comparativa. El resultado de la investigación muestra que el comportamiento de los comerciantes en el Pasar Baru Kota Bekasi se basa en los principios de la ética empresarial islámica, incluidos el tauhid (la unidad divina de Dios), el equilibrio, el libre albedrío, la responsabilidad y el Ihsan. En conclusión, ser sabio puede implementarse también dando tiempo extra para el pago a los clientes y otorgándoles bonificaciones.

Palabras clave: comportamientos mercantiles, mercados tradicionales, islámicos.

1. INTRODUCTION

Human interaction in economic activities takes place in the market. This article purpose to elicit the behaviors of merchants in the traditional market using the perspective of Islamic business ethics. The market is defined as a place where a group of sellers and buyers interact, are interested in each other, and then determine the price of things in the market. Commonly markets are divided into two categories: traditional

and modern. The traditional market is a market where the selling and buying activities are still simple. There is a bargain and the payment is done using cash (Prianto, 2008). Economic activity is one of the transactions (muamalah) aspects in an Islamic economic system.

Therefore, the fiqh rule used in identifying economic transactions also uses muamalah rules. Muamalah is defined as any activity that is allowed to be done except there is something that makes it forbidden to do (Hidayatullah, 2012). Thus, anything related to muamalah is allowed since there is neither prohibition nor suggestion to do so (The Qur'an and Al-Hadith). The effect coming from the fiqh rule above is there is a wide range in deciding the rules in muamalah, including in economy. The essence of Islamic economic processes is the effort of meeting what humans need based on Islamic values to achieve the aims of the religion (Putra & Hasbiyah, 2017; Adedeji, 2018).

The attitudes of business ethics such as buying, selling, bargaining in the Islamic perspective should not limit the positive creativity of market doers. It is in accordance with the definition of muamalah stated by Dimiyati, Hudlari that all akad allowing people to interchange benefits to get the advantage of the world (dunya) will bring the doers to the success of akhirah/the hereafter (Suhendi, 2014; Martins et al., 2018). Islam establishes moral values for market participants, which include fair play, honesty, transparency, and justice.

The competition taking place in the market is managed in Islam fairly (Karim, 2007). The research was conducted in the area of Pasar Baru Kota Bekasi because the market is categorized as one of the traditional markets. The traditional market usually is more unique because there are bargaining activities in the transaction so that the behavior of the merchant from the Islamic business ethics perspective can be observed

2. METHODOLOGY

The data were collected using participant observation and interviews. Both of the techniques were carried out simultaneously. Therefore, the data taken is more representative. The data analysis was done using Seiddel method Moloeng (2010) as follows:

1. Note taking to create field note with coding so the source can be traced,
2. Collecting, selecting, classifying, synthesizing, resuming, and indexing,
3. Thinking to make how the data collected has meaning, finding patterns and connection then generate general findings.

3. RESULT AND DISCUSSION

From the interview done by the researcher with the merchants at Pasar Baru Kota Bekasi, he found out some information from ten sources consisting of two chicken sellers, three clothing sellers, two spice sellers, two vegetable sellers, and one meat seller. Then the data were used to analyze the extent to which the merchants at the traditional markets adhere to Islamic Business Ethics. The sellers run businesses involved in selling and buying using Islamic rules. Islamic rules regulating business activities are explained in the principles of Islamic business ethics: Oneness (tauhid), being balanced, free-will, responsibility, wisdom and doing good deeds (ihsan) (Muslich, 2004; Matani & Asadi Bidmeshki, 2018).

Islamic business ethics regulate economic activities especially in the world of trading with religious values and teaching the traders about how to cooperate, help each other, and avoid hatred, revenge and any other bad behavior which are irrelevant with sharia. According to Islam, businesses should be run to meet the needs of the family. Working is intended to achieve the happiness of worldly life and also for pursuing rewards for the hereafter. Both are important, even though happiness in the hereafter is more eternal than the former one.

The behavior of the prophet is also a model in trading. He traded to meet his daily needs, not for becoming a millionaire. The prophet was a trader because it was an appropriate way to earn money. In principle, high profit is not the representation of a trader's success; the real success is the

person can accept anything that God has given to him to fulfill what he needs to live in the world without forgetting the preparation for the life in the hereafter (Arifin, 2009). The intention of doing business which is in accordance with Islamic business ethics which includes motivational factors indicating how hard the effort is done and whether the effort is in accordance with Islamic business ethics or not (Putra, 2016). The results of the interviews with the merchants in the traditional market of Pasar Baru Kota Bekasi address business principle of transactions (muamalah) as follows:

The concept of tauhid can be defined as vertical and horizontal dimensions because from both of the dimensions, synergical relationship between God and His creatures and among the creatures will be born. The principle of Tauhid can also be defined as an attitude of obedience and submission of anything decided by Allah. The evidence of being obedient can be praying on time and doing charity. The principle of Oneness is shown by respondent 10 who is a meat seller. He always intends to worship when he runs his business. He also says Bismillah (in the name of Allah) before going to the market and intends to meet his family's needs so that his business is full of blessings.

Besides that, he also shows his piety by praying on time. From ten respondents there is only one who always prays on time. Informant number 2 is a chicken seller and he always tries to pray on time. In his opinion, it is tranquil when he has done his obligation (Rahmah, 2017). The other nine merchants prioritize business over praying. When the

business is done, they do pray. What the merchants do is contrary to Islamic business ethics because they prioritize worldly profit. It is written in the Qur'an at surah An-Nur: 37 (The Department of Religion Affairs of RI).

Merchants who obey the norms written in the Qur'an will not ignore their duties from Allah because of their trading activities. Besides that, merchants who have a spiritual quotient and adhere to Islamic business practices such as they will not keep the goods in a large amount only for their own profit. The merchants in the traditional market at Pasar Baru Kota Bekasi understand the categories of forbidden things to trade in Islam (Rahmah, 2017). The merchants at Pasar Baru Kota Bekasi are hard workers, they start the trading activities from early morning until the afternoon. They hope that they can meet the need of their family. Besides that, they also try to share what they have with those who need it. They do it by sparing their money to the beggars. The merchants believe that when they give away some of their wares, Allah will give them the rewards in the hereafter.

The attitude reflects that the merchants do not think about their own needs but also their surroundings. The motivation of the prophet Muhammad PBUH in doing business was only to meet his daily needs, not to be a millionaire. He never showed his love to wealth. It shows that for worldly life, he only used as much as what he needed, and never forgot what he would need later in the hereafter (Arifin, 2009). However,

some of them still ignore the importance of doing shalat (prayer) on time. They are supposed to prioritize shalat since the profit they will gain in the hereafter is more prominent than what they get in the world. It was like the people in the era of the prophet. They loved wealth more than they did to the prophet so they abandoned him when he was preaching because they would like to welcome a group of traders coming to their place (Rivai, 2012).

In Islam, free will has its own place because this potential has been there since humans were just born. However it has to be emphasized that free will in Islam is limited, the unlimited will only belong to Allah. In encountering business competition, the merchants give the freedom to other merchants to open stalls next to them. Even some merchants consider other merchants as their friends; they can also ask each other about the price and sometimes the commodities without margin/profit (qard) (Ridwan, 2017). According to all informants, the wealth sending down by Allah has been arranged so they do not have to disadvantage others. The principle of free will followed by the ten informants. This was shown by welcoming any other trader to build a stall beside them and they do not have the price of their commodities brought down to interest buyers.

As what it is done by informant number 2 who sells chicken, he lets another seller sell the same commodities without having the price brought down under the standard He

states, “if another seller sells chicken for Rp. 30.000/Kg, then I will also have the same price” (Rahmah, 2017: 18). He believes that the wealth that Allah gives has been determined and it will not disadvantage others. Informant number 9 who sells vegetable has experience of selling his commodities for a lower price because it had been late, he was afraid that the vegetable would be rotten. The lower price was for the purpose of selling out the commodity (Mema, 2017). The ten merchants never force buyers. The buyers are free to choose commodities that they want according to the price and the quality.

It is exemplified by the informant number 7 who sold spices (Yang et al., 2019; Soo et al., 2019). He sets free the buyers to bargain as long as it is still reasonable and none feels disadvantaged (Ochid, 2017). As it is explained in the Quran Surah. An-Nisaa verses 84 (The Department of Religion Affairs of RI). The attitude of forcing anyone is prohibited as it is explained in the regulation number 8 the Year 1999 about the protection on customers at chapter 15, stating that businessman cannot force anyone in running their business when they offer their commodities/services which can disturb the physics or mentality of the customers. Muslims need to know that in any situation, he/she is guided by regulations and procedures in accordance with the sharia from Allah which has been modeled by the Prophet PBUH. Because of that, the freedom to choose in any situation, including in running a business (Djakfar, 2007).

Being responsible means that the businessmen have to be accountable to Allah for what they have done related to their agreement both with the customers and partners. Wealth is one of the business commodities in Islam and it has to be accounted in front of God. Not only that, honesty is the main aspect of running a business so that the customers will always do a transaction with them and it can boost the purchasing. It is stated by informant number 3, In my opinion, honesty is very important and it can bring blessing. When we are honest, our customers will always choose us and do transactions with us. It is also done by informant number 2 who sells chicken. He believes that a seller has to be opened to the buyers about their goods. Informant number 3 said that informing the standard price before the customer bargains so that the transaction will be beneficial for both (Marina, 2017).

For informant number 3, honesty can bring income which is halal and good for meeting his family needs. From the data gained, some sellers confessed that they still cannot meet all promises. It is explained by informant number 9 who is a vegetable seller. He said that once he promised to sell some vegetables to a customer but then there was no stock left. It is different from what the other nine sellers said that they never forget to meet their promises. Before they agree to make an agreement, they always make sure about the time and the commodities being promised. Informant number 8 said, when there is an order, I always try to do the agreement and I do not

make the false measurement. Doing what has been promised is a responsibility that has to be done. It is stated by informant number 7 who sells spices (Ochid, 2017).

The promise is like debt that has to be paid. A businessman has to keep the trust others give to him/her. Responsibility also means keeping the quality of the commodities good. Becoming a Muslim entrepreneur means that the person has to be responsible and accountable to others. It can be shown by replacing broken commodities to the customer. When commodities they have sold are broken, they will be pleasant to change them with other the new ones or returning back the money of the customer. It is stated by informant number 3 who is a clothes seller. She says that she has the willingness to exchange broken commodities for the new ones if the commodities are broken from the beginning, not because of the customer.

The broken commodities will be returned to the seller and the customer will get new ones. However, when there are no other similar commodities, then the seller will return the money to the customer. From the interview with all informants, it is known that they have the willingness to replace the broken commodities for new ones or by returning the payment if the commodities are broken from the beginning and not because of the customer. Responsibility is illustrated by food sellers who provide halal good for Muslims, and fresh food of good, Informant number 1, a chicken seller explains his chickens

were always fresh. In addition, informant number 10 was most responsible because he always sorts the freshness of the meat from the supplier. In addition, informant number 10 was most responsible because he always sorts the freshness of the meat from the supplier.

Responsibility is also shown by doing what they have promised to the customers. According to informant number 9 who sells vegetable, an order is an amanah (trust), I have to do it and not to disappoint the customer. Yet, there are still merchants who cannot fulfill their promises with the reasons that the stock is not available. Besides that, the merchants are responsible for the quality of the commodities. They are ready to replace the commodities that have been bought if the commodities are broken. Responsibility has to be planted in the heart of a Muslim merchant. By so doing, the customers will keep coming when they need to buy other things.

From the data gained, the principle of a good deed (ihsan) is done by generosity which is by giving more time to customers to pay when cannot. The result of the interview with the all ten merchants shows that there are only two merchants who would give more time for payment while the others would not. Informant number 10 also gives more time to customers who cannot pay with cash. He trusts the customers that they must pay it later. However, he does not do that to all customers; only to those who have bought his commodities more than once. The same deed was performed by informant number 7

who sells spices. He gives more time to customers who cannot pay fully (Ochid, 2017). In his opinion, it is a good deed since it helps others to meet their needs. Sometimes he even does not ask the customer to pay the rest if the customer is poor.

The rest of the merchants do not give extra time to the customers because some customers do not fulfill their promise. The experience makes them not to trust the customers to give them extra time for payment. Another way of doing good deeds is by being kind to the customers. Not all of the ten merchants are kind enough. For instance, informant number 5 who is a cloth seller and number 8 who is a vegetable seller, reports they are not too kind, ; they just act normally. Informant number 4 tries to be kind but sometimes he finds it hard when he meets an arrogant buyer. Informant number 1, a chicken seller and number 6 a spice seller keep being kind even though the customers are rude and comparing them with other sellers. They do it because they think that customers are kings.

The attitude shown by informant number 2 who sells chicken and number 7 who sells spices is kind but when they meet customers who are rude and bad-tempered, they will ignore them until the buyers are not bad-tempered anymore. While informant number 9 who is a vegetable seller always tries to be kind even to the customers who are bad-tempered, he prioritizes them. In the researcher's opinion, the merchants should be still kind no matter how the customers are. By being kind and polite, the customers will no doubt to see the

commodities even to buy them. On the other hand, when the merchants are not kind, or even rude, the customers will run away and will never come back. It is in accordance with an ayah from Allah as follows: meaning then it is because of love from Allah you can be gentle to them. If only you were hard and rude, they would have run away from you.

4. CONCLUSION

Based on the research result, it can be inferred about the attitude of merchants at traditional market of Pasar Baru Kota Bekasi in the perspective of Islamic business ethics, as follows: The merchants have practiced the principles of Islamic business ethics covering: 1) The principle of Oneness shown by being on time in doing prayer (shalah) , giving charity and working with having a tendency of doing worship, however, some merchants are still not on time in praying; 2) The principle of equilibrium done by being fair in measuring commodities and do not hide the shortcomings of the commodities being sold. All the ten merchants have done that; 3) the principle of free will by giving an opportunity for other merchants to build a stall next to them and do not force the customers to buy.

All of the merchants have done that, too; 4) the principle of responsibility is shown by doing what has been promised and being responsible to the quality of the merchandises. Almost all

of the merchants have done so, yet some of them still find it hard to fulfill their promises; 5) the principle of doing good deeds or wisdom (ihsan) is done by being kind and patient. Yet some of them are not kind and patient to the customers. Besides that, being wise can be implemented also by giving extra time for payment to the customers and giving bonuses to them. This attitude has been practiced by most of the merchants. Yet some of them trading at Pasar Baru Kota Bekasi still find it hard to give extra time for payment to the customers.

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